

**REMARKS**

Applicants have carefully reviewed the Office Action dated May 6, 2003. Applicants have amended Claims 1 and 14 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

The Examiner has rejected Claims 1-6, 13-19 and 26 under 35 U.S.C. §103(a) as being unpatentable over *Reber et al.* in view of *Light et al.* and further with Official Notice. The Examiner has indicated that the *Reber et al.* reference discloses all of the elements with the exception of the element of specifically entering user profile information. The Examiner has taken official notice that it is very common to collect information over the Internet. *Light et al.* has been utilized as setting forth a system for automatic web form fill-in.

Applicants present inventive concept, as defined by the amended claims, is more clearly set forth as being directed toward the concept of providing the user profile information stored at a second location. The user, in response to entering profile information, is provided a bar code that represents or identifies that user with respect to an association with profile information. Thereafter, when an on-line transaction is initiated, the user need only provide the bar code for the purpose of purchasing the product in order to fill in various information that is required to be filled in in the vendor payment form. It is very cumbersome in systems at the present time to fill in all of the information required on the payment form, which can then be stored at a different location in "conjunction" with an on-line transaction. However, when a form is presented to the user, the bar code is all that is required to be transmitted to the vendor in order for the form to be filled in correctly and then transmitted back to the user for presentation thereto. *Reber* does not show such a system, as *Reber* fails to do nothing more than utilize the bar code or machine readable code for the purpose of verifying the user. The Examiner is relying upon *Light et al.* for this feature, *i.e.*, the feature of filling in the form. However, *Light et al.* does not disclose the concept of utilizing the information contained within a bar code or other machine readable code for the purpose of filling in the form during an on-line transaction; rather, *Light et al.* utilizes the form itself and various tags associated with the form for the purpose of determining if there is a correlation with profile

information that would have been previously stored by a user. Therefore, although *Reber* only discloses the use of a bar code for verifying a user to a transaction, one would have to make a large jump to show that a machine readable code was anticipated as the "trigger" that caused population of a form. This profile information in Applicants' system is utilized to populate the form "in response" to processing of the bar code at the vendor location. Once populated, then it is presented to the user. Neither *Reber* nor *Light et al.*, taken singularly or in combination, anticipate or obviate such a combination. Therefore, Applicants respectfully request the withdrawal of the 35 U.S.C. §103(a) rejection with respect to Claims 1-6, 13-19 and 26.

Claims 7-9 and 20-22 stand rejected under 35 U.S.C. §103(a) as being unpatentable over *Reber et al.* in view of *Wong et al.* Claims 7-9 and 20-22 depend from Claims 1 and 14 and, *Wong et al.* does not cure the deficiencies described hereinabove. Applicants therefore respectfully request the withdrawal of the 35 U.S.C. §103(a) rejection with respect to Claims 7-9 and 20-22.

Claims 10 and 23 stand rejected under 35 U.S.C. §103(a) as being unpatentable over *Reber et al.* in view of *Green et al.* Claims 10 and 23 depend from Claims 1 and 14 and, *Green et al.* does not overcome the deficiencies described hereinabove and, therefore, the withdrawal of this rejection is respectfully requested.

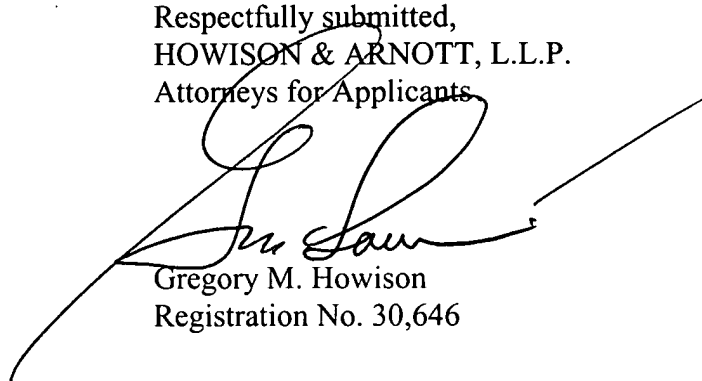
Claims 11, 12, 24 and 25 stand rejected under 35 U.S.C. §103(a) as being unpatentable over a combination of *Reber et al.* and *Gardenswartz et al.* This rejection is respectfully traversed in that these claims depend from Claims 1 and 14 and, *Gardenswartz et al.* does not cure deficiencies in the combination of *Reber* and *Light*.

Neither *Reber et al.*, *Light et al.*, *Green et al.*, *Wong et al.* or *Gardenswartz et al.*, taken singularly or in combination, render Applicants present inventive concept obvious or unpatentable. Therefore, Applicants respectfully request the withdrawal of the rejection with respect to these references.

Applicants have now made an earnest attempt in order to place this case in condition for

allowance. For the reasons stated above, Applicants respectfully request full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-24,732 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,  
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